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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Savasoglu et al.) Examiner: Vizvary, Gerald C.
)
Serial No.: 10/703,975) Art Unit: 3609
)
Filing Date: November 7, 2003) Atty. Docket No. 030588

Title: SYSTEMS AND METHODS FOR REMARKETABLE FIXED INCOME SECURITIES

RESPONSE TO OFFICE ACTION

Kirkpatrick & Lockhart Preston Gates Ellis
Pittsburgh, PA 15222
January 2, 2008

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed October 1, 2007 in connection with the above-identified application (hereinafter "the Office Action"), Applicants respond as follows, wherein:

Amendments to the Claims begin on page 2; and

Remarks begin on page 5.

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number EB616636286US

Date of Deposit January 2, 2008

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Mail Stop Amendment, Commissioner of Patents, Box 1450, Alexandria, VA 22313-1450